

**TO: THE CHIEF EXECUTIVE OR MANAGING
OFFICER OF THIS STATE-CHARTERED
BANK OR THRIFT**

FROM: SID SEYMOUR, CHIEF EXAMINER

DATE: JANUARY 15, 2010

RE: ANNUAL REMINDERS and REQUESTS FOR INFORMATION

DIRECTORS' EXAMINATION REPORT

Your 2009 Directors' Examination Report must be submitted to the Office of Financial Institutions (OFI) **no later than April 30, 2010**. If your institution has a year-end period other than December 31, your Directors' Examination Report is due within 120 days from that alternative year-end date. Additional time may be allowed; however, the institution must contact this Office in advance of the due date, in writing, for an extension of time to complete the directors' examination. Information needed to file your 2009 Directors' Examination Report is included in **OFI Bulletin 07-2003: Directors' Examination Requirements**. This bulletin and the accompanying cover sheet, as well as the **Directors' Examination Rule**, can be found on OFI's website at www.ofi.louisiana.gov. Click on the "Banks" or "Thriffs" tab on the left, then click on "Policies/Bulletins/Opinions," and click on "Bulletins." Questions should be directed to OFI CPA Mrs. Dale Jacobs at (225) 922-0632 or by email at djacobs@ofi.louisiana.gov.

DIRECTOR'S OATH FORMS

A director's oath form must be executed by each director elected by your stockholders and/or shareholders at their annual meeting in compliance with the provisions of LSA-R.S. 6:282 (for banks and savings banks) or LSA-R.S. 6:708 (for savings and loan associations) relating to the duties and responsibilities of directors. These forms are available on OFI's web site at www.ofi.louisiana.gov. Click on the "Banks" or "Thriffs" tab on the left, and click on the "Forms" button. You do not have to submit the executed forms to OFI but hold them for review at future examinations. If you have any questions about the forms, please contact Administrative Program Specialist Pam Skelton at (225) 925-4661 or by email at pskelton@ofi.louisiana.gov.

2010 HOLIDAY SCHEDULE

LSA-R.S. 6:128 requires that a written notice of the Board's resolution to close an office be sent to the Commissioner. **In addition**, prior notice of at least 3 business days **MUST** be provided to the general public by (1) posting a notice at the office to be closed, (2) publishing the notice in one issue of a newspaper of general circulation in the parish of the office to be closed, or (3) through another means of notification. You may satisfy this requirement annually by forwarding a copy of the board resolution, which effectively grants approval of your 2010 holiday schedule,

to this office. Otherwise, you must notify this office **each time** the institution closes for a holiday. Regardless of whether you notify this office each time you close for a holiday or just once for the year, this is a statutory requirement. If you have any questions about your holiday schedule, please contact Administrative Program Specialist Beverly Patin at (225) 922-0635 or by email at bpatin@ofi.louisiana.gov.

RECORD RETENTION SCHEDULE

A copy of the Record Retention Schedule may be found on OFI's website at www.ofi.louisiana.gov. Click on the "Banks" or "Thriffs" tab on the left, then click on "Policies/Bulletins/Opinions," and click on "Policies." **There have been no changes to the schedule this year.** Questions should be directed to Deputy Chief Examiner Kerry Morris at (225) 925-4201 or by email at kmorris@ofi.louisiana.gov.

Responses to the following items are requested (even if there are no changes from last year). Please ensure that the attached documents are distributed to the appropriate person within the institution and returned to this office in a timely manner. No specific "as of" date is required. Please provide the most current information available. DEADLINE: February 19, 2010.

ANNUAL QUESTIONNAIRE

Please review the information, make any additions, deletions, or revisions on the enclosed form, and return it to this office by mail or fax. Questions should be directed to Administrative Program Specialist Pam Skelton at (225) 925-4661 or by email at pskelton@ofi.louisiana.gov or Administrative Specialist Vicki Walker at (225) 925-4483 or by email at vwalker@ofi.louisiana.gov.

SERVICES SURVEY

A "revised" blank copy of the services survey is enclosed. We added one item to the survey this year about opening accounts online. On the last page of the services survey, at the request of the Louisiana Bankers' Association, we are again asking for the amount of losses you suffered as a result of fraud-related incidences in calendar year 2009. This information will be kept strictly confidential with only the number of banks/thrifts that respond and the total amount of losses reported from all the banks/thrifts will be shared with anyone outside of this office. If you would like to respond to the services survey electronically, you may complete the survey located on our website along with the posting of the year-end letter. Please complete the revised form and return it to this office by mail, fax, or email. Responses or questions should be directed to Deputy Chief Examiner Kerry Morris at (225) 925-4201 or by email at kmorris@ofi.louisiana.gov. [NOTE: The most secure method of sending your response via email is through FDICconnect. Once in FDICconnect, you will create a session, and select Kerry Morris as the State Banking Department session member.]

As usual, your cooperation is very much appreciated. Please do not hesitate to contact me directly at (225) 925-4675 or by email at sseymour@ofi.louisiana.gov if you have any questions.

Enclosures